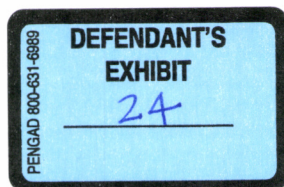


EXHIBIT 15

Ginny Rutledge
ATTORNEY AT LAW
(205) 930-5200



January 5, 2016

Robert B. Capps
Brenda N. Capps

VIA CERTIFIED MAIL – Tracking #: 7012 0470 0001 0254 3732 TO:
3200 Cahaba Brook Circle
Birmingham, AL 35243

VIA REGULAR U.S. MAIL TO:
3200 Cahaba Brook Circle
Vestavia, AL 35243

RE: NOTICE OF ACCELERATION OF PROMISSORY NOTE AND MORTGAGE
Our Client: Shellpoint Servicing fka Resurgent Capital Services, LP
Loan No. [REDACTED] 2920

YOU ARE HEREBY NOTIFIED that the terms of the Promissory Note and Mortgage for the above referenced loan dated the 5th day of March, 2009, are in default. By virtue of default in the terms of said Note and Mortgage, New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, hereby accelerates to maturity the entire remaining unpaid balance of the debt, including attorney's fees, accrued interest, and other lawful charges. The amount due and payable as of the date of this letter is **\$259,655.19**. This payoff amount will change on a daily basis. If you wish to pay off your mortgage, please call our office at (205) 930-5200 to obtain an updated figure. Additionally, if you are interested in foreclosure alternatives, please contact your servicer, Shellpoint Servicing fka Resurgent Capital Services, LP at 1-800-365-7107.

We are at this time commencing foreclosure under the terms of the Mortgage, and enclosed is a copy of the foreclosure notice. Please note that the foreclosure sale is scheduled for February 10, 2016. For further information regarding this matter, please call (205) 930-5200.

If you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt. Our client has a security interest in the property and will only exercise its rights as against the property.

Alabama law gives some persons who have an interest in property the right to redeem the property under certain circumstances. Programs may also exist that help persons avoid or delay the foreclosure process. An attorney should be consulted to help you understand these rights and programs as a part of the foreclosure process.

LAW OFFICES AND MEDIATION CENTERS

2311 HIGHLAND AVENUE SOUTH BIRMINGHAM, ALABAMA 35205

POST OFFICE BOX 55727 BIRMINGHAM, ALABAMA 35255-5727

URL | <http://www.sirote.com>

Version 1.1

Birmingham Huntsville Mobile Fort Lauderdale Orlando Pensacola




Ginny Rutledge
ATTORNEY AT LAW
(205) 930-5200



We will assume this debt to be valid unless it is disputed within thirty days after you receive this letter. If you do dispute this debt or any portion thereof, we will obtain and mail you a verification of the debt or a copy of any judgment if you send us a written request within this thirty-day period. Also, upon written request within this thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

FOR: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

BY:



Ginny Rutledge
FOR THE FIRM

GCR/jp

cc: Shellpoint Servicing fka Resurgent Capital Services, LP

LAW OFFICES AND MEDIATION CENTERS

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Ginny Rutledge
ATTORNEY AT LAW
(205) 930-5200



January 5, 2016

Robert B. Capps
Brenda N. Capps

VIA CERTIFIED MAIL – Tracking #: 7012 0470 0001 0254 3732 TO:

3200 Cahaba Brook Circle
Birmingham, AL 35243

VIA REGULAR U.S. MAIL TO:

3200 Cahaba Brook Circle
Vestavia, AL 35243

RE: Loan Number: [REDACTED] 2920

Your mortgage loan servicer, Shellpoint Servicing fka Resurgent Capital Services, LP, has referred your loan to us for foreclosure. However, you may still have foreclosure prevention alternatives available to you.

If you are interested in avoiding foreclosure, you should contact your servicer about your situation so that they can determine whether you qualify for temporary or long-term relief. Your servicer may have previously sent you a letter advising you of possible alternatives to foreclosure, along with the documents for you to complete and return to them to be evaluated for these alternatives. If you did not receive or no longer have the documents, or have not returned all of the documents, please contact your servicer at 1-800-365-7107.

Even if you have previously indicated that you are not interested in saving your home, you can still be evaluated for alternatives to foreclosure. If you need assistance, please contact your servicer at 1-800-365-7107.

If you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt. Our client has a security interest in the property and will only exercise its rights as against the property.

This communication is from a debt collector.

Sincerely,

Ginny Rutledge
FOR THE FIRM

GCR/jp

LAW OFFICES AND MEDIATION CENTERS

2311 HIGHLAND AVENUE SOUTH BIRMINGHAM, ALABAMA 35205

POST OFFICE BOX 55727 BIRMINGHAM, ALABAMA 35255-5727

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Birmingham Huntsville Mobile Fort Lauderdale Orlando Pensacola

Version 1.1

PUBLICATION DATES: January 6, 2016, January 13, 2016 and January 20, 2016
NEWSPAPER: The Alabama Messenger

MORTGAGE FORECLOSURE SALE

Default having been made in the payment of the indebtedness secured by that certain mortgage executed by Robert B. Capps, and Brenda N. Capps, husband and wife, originally in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for MetLife Home Loans, on the 5th day of March, 2009, said mortgage recorded in the Office of the Judge of Probate of Jefferson County, Alabama, in Book LR200903 Page 14079; the undersigned New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, as Mortgagee/Transferee, under and by virtue of the power of sale contained in said mortgage, will sell at public outcry to the highest bidder for cash, in front of the main entrance of the Courthouse at Birmingham, Jefferson County, Alabama, on February 10, 2016, during the legal hours of sale, all of its right, title, and interest in and to the following described real estate, situated in Jefferson County, Alabama, to-wit:

Lots 9 and 10, according to the Amended Map of Cahaba Brook Subdivision, as recorded in Map Book 150, Page 81, in the Office of the Judge of Probate of Jefferson County, Alabama, except that part of Lot 10 described as follows:

Begin at the Southeast corner of the said Lot 10; thence run North along the East line of said Lot 10 for a distance of 50.00 feet to a point; thence turn an angle to the left of 115 degrees 21 minutes 28 seconds and run in a Southwesterly direction for a distance of 116.75 feet to a point on the North right of way line of Cahaba Brook Circle; thence turn an angle to the left of 154 degrees 38 minute 32 seconds and run in an Easterly direction along the South line of said Lot 10 and also along the North line of said Cahaba Brook Circle for a distance of 105.50 feet to the point of beginning.

Property street address for informational purposes: 3200 Cahaba Brook Circle, Birmingham, AL 35243

THIS PROPERTY WILL BE SOLD ON AN "AS IS, WHERE IS" BASIS, SUBJECT TO ANY EASEMENTS, ENCUMBRANCES, AND EXCEPTIONS REFLECTED IN THE MORTGAGE AND THOSE CONTAINED IN THE RECORDS OF THE OFFICE OF THE JUDGE OF PROBATE OF THE COUNTY WHERE THE ABOVE-DESCRIBED PROPERTY IS SITUATED. THIS PROPERTY WILL BE SOLD WITHOUT WARRANTY OR RECOURSE, EXPRESSED OR IMPLIED AS TO TITLE, USE AND/OR ENJOYMENT AND WILL BE SOLD SUBJECT TO THE RIGHT OF REDEMPTION OF ALL PARTIES ENTITLED THERETO.

Alabama law gives some persons who have an interest in property the right to redeem the property under certain circumstances. Programs may also exist that help persons avoid or delay the foreclosure process. An attorney should be consulted to help you understand these rights and programs as a part of the foreclosure process.

This sale is made for the purpose of paying the indebtedness secured by said mortgage, as well as the expenses of foreclosure.

The Mortgagee/Transferee reserves the right to bid for and purchase the real estate and to credit its purchase price against the expenses of sale and the indebtedness secured by the real estate.

This sale is subject to postponement or cancellation.

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing, Mortgagee/Transferee

Ginny Rutledge
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, AL 35255-5727
Attorney for Mortgagee/Transferee
www.sirote.com/foreclosures
350558



utt, PC
 1 Avenue South
 AL 35205

Robert B. Capps
 Brenda N. Capps
 3200 Cahaba Brook Circle
 Birmingham, AL 35243

7012 0470 0001 0254 3732

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
 OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7012 0470 0001 0254 3732

7012 0470 0001 0254 3732

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Sent To Street, Apt. No., or PO Box No. City, State, ZIP+4	Postage Certified Fee Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required) Total Postage & Fees \$
PS Form 3800, August 2008	Postmark Here 350558 SEP 20 14
See Reverse for Instructions	